III. BENEFITS

The Social Security Act incorporated no standards for benefits in the Federal-State system of unemployment insurance. Hence there is no central pattern of benefit provisions comparable to that in coverage and financing. The States have developed quite diverse and complex formulas for determining workers' benefit rights.

The interrelationship between the various factors on which these benefit rights depend—the amount of employment and wages required to qualify an individual for benefits, the period for earning such wages, the method of computing the weekly benefit amount, and the method of determining the length of time for which benefits may be paid—is so close that it is important to take into consideration all the interdependent factors in comparing the benefit formulas of different State laws. While each factor is analyzed separately, in the main, the discussion at various points indicates the relationships to other factors, and table 25 summarizes the principal benefit provisions.

Under all State unemployment insurance laws, a worker's benefit rights depend on his experience in covered employment in a past period of time, called the "base period." The period during which the weekly rate and the duration of benefits determined for a given worker apply to him is called his "benefit year."

The qualifying wage or employment provisions attempt to measure the worker's attachment to the labor force. To qualify for benefits as an insured worker, a claimant must have earned a specified amount of wages or must have worked a certain number of weeks or calendar quarters in covered employment within the base period, or must have met some combination of wage and employment requirements. He must also be free from disqualification for any of the causes discussed in detail in chapter IV. All States, except Maryland, Nevada, and North Carolina, require a claimant to serve a waiting period before his unemployment may be compensable.

All States determine an amount payable for a week of total unemployment as defined in the State law. Usually a week of total unemployment is a week in which the claimant performs no work and with respect to which no remuneration is payable. In a few States, specified small amounts of odd-job earnings are disregarded in determining a week of unemployment. In most States a worker is partially unemployed in a week of less than full-time work when he earns less than his weekly benefit amount. He receives as benefits for such a week the difference between his weekly benefit amount and his earnings, with usually a small allowance as a financial inducement to take short-time work.

Since 1937, when the Bureau of Internal Revenue began collecting quarterly reports of individual workers' wages for use of the Bureau of Old-Age and Survivors Insurance, most States have been collecting similar reports of quarterly wages and have based benefits on these reports. Eleven States do not maintain wage records of all covered workers, but obtain the data needed for determining benefit rights of claimants after a claim is filed (table 16, footnote 4).

Thirty-nine States use the earnings in the highest quarter of the base period as a basis for computing weekly benefits. Seven States use a percentage of annual wages and six use the average weekly wage in the base period as a basis for computing the benefit rate. In 12 States, the weekly benefit is augmented by a dependents' allowance with specified types and number of dependents; in 2 of these, only for workers in the higher wage brackets.

The maximum amount of benefits which a claimant may receive in a benefit year is expressed in terms of dollar amounts, usually equal to a specified number of weeks of benefits for total unemployment. A partially unemployed worker may thus draw benefits for a greater number of weeks. In 12 States all eligible claimants have the same potential weeks of benefits; in the other States, potential duration of benefits varies with the claimant's wages or employment in the base period, up to a specified number of weeks of benefits for total unemployment.

More detail on all these subjects is given below.

Base Period and Benefit Year

A worker's benefit rights are determined on the basis of his employment in covered work over a prior period, called the "base period." In 51 States the benefit rights remain fixed for a period called the "benefit year." Waiting period also is measured in or with respect to a benefit year.

Types of benefit years.—The "benefit year" is usually a 1-year period or a 52-week period during which a worker may receive his annual benefits. Forty-seven States have what is called an "individual benefit year" is that its beginning for any individual claimant is related to the date of his unemployment and the filing of a claim (table 16). In four other States a potential benefit year begins for all claimants at a date specified in the law. If a claimant first files his claim toward the end of such a "uniform benefit year," his benefit rights for that benefit year will expire shortly. Ordinarily, however, he will be eligible for benefits in a new benefit year, at the same or a different rate. Wisconsin does not use the concept of a benefit year; benefits are determined for each period of unemployment in terms of the base period then applicable.

In 42 of the 47 States with individual benefit years, the benefit year begins with the week in which a worker first files a claim which is valid in terms of a wage qualification (table 17). In Arkansas and Colorado the benefit year begins with the quarter in which a claim is first filed; in Connecticut it begins with the week in which a valid claim is filed and continues for that calendar quarter, the next 3 calendar quarters, and the remainder of any incomplete calendar week at the end of such period; in these three States the effective benefit year may be 40 to 52 weeks. In Massachusetts the benefit year begins on the Sunday preceding the filing of a valid claim, and in New York, on the first Monday after the filing of a valid original claim. Under 13 State laws a benefit year does not begin until the claimant meets not only the wage or employment requirements but also meets one or more additional requirements (see table 16, footnote 3). Michigan and New York require that a benefit year can begin only if the claimant is not subject to any disqualification or suspension of benefits; hence, when a claimant is disqualified, no benefit year may begin until the disqualification runs out, at which time his early weeks of employment will have passed out of the base period.

Types of base periods.—Base periods also are "individual" or "uniform." In the former type, included in 48 States laws, the date establishing the beginning and ending of the base period depends on when the worker first applies for benefits or first begins drawing benefits, that is, on the beginning of the benefit year; in the latter type, included in 4 State laws, the beginning and ending dates of the base period are fixed in the law and are the same for all workers. A 4-quarter or 52-week period is used in all States. The four States with a uniform benefit year have a uniform calendar-year base period.

In all States the base period is used for determination of qualifying wages or employment, weekly benefit amount, and duration of benefits, although in 39 States the weekly benefit amount is computed from wages in only 1 quarter of the period (table 19). In some States, certain distribution of base-period wages within the quarters of the base period is required (table 17).

Lag between base period and benefit year.—In Colorado, Massachusetts, Michigan, and Wisconsin, there is no lag between the end of the base period and the beginning of the benefit year; in New York, there is a lag of only 1 week; and in New Jersey and Rhode Island, of only 2 weeks. In the four States (table 16) in which the base period is the last 4 quarters prior to the benefit year and the benefit year begins with the week of a valid claim, the lag is less than
period is the first 4 of the last 5 completed calendar quarters prior to
1 quarter; in Arkansas, 1 quarter. In 33 States in which the base

Table 16.—Base period and benefit year

State	Base period: Uniform calendar year (4 States)	Base period: Individual: First 4 of last 5 (33 States)	Base period: Individual: Last 4 (5 States)	Base period: Other (10 States)	Benefit year: Uniform beginning (4 States)	Benefit year: Individual beginning: Week of valid claim (42 States)	Benefit year: Individual beginning: Other (6 States)
Alabama		X				X	
Alaska		X				X	
Arizona		[1] X				X	
Arkansas		X					Calendar quarter valid claim filed.
California				[2] X		[3] X	
Colorado [4]			X				Calendar quarter valid claim filed.
Connecticut		X					([3] [5]).
Delaware		X				X	
District of Columbia		X				X	
Florida		X				[3] X	
Georgia		X				[3] X	
Hawaii [4]			X			X	
Idaho	X				July—1st week		
Illinois				[2] X		X	
Indiana		X				X	
Iowa		X				X	
Kansas		X				X	
Kentucky		X				X	
Louisiana		X				X	
Maine	X				Apr. 1		
Maryland		X				X	
Massachusetts [4]				[6] X			Sunday preceding filing of claim.
Michigan [4]				[6] X		[3] X	
Minnesota		X				X	
Mississippi		X				X	
Missouri		X				X	
Montana		X				X	
Nebraska [4]			X			X	
Nevada		[1] X				X	
New Hampshire	X				Apr. 1		
New Jersey [4]				[6] X		[3] X	
New Mexico		X				X	
New York [4]				[6] X			Monday after valid claim filed.[3]
North Carolina				[7] X		[3] X	
North Dakota		X				X	
Ohio [4]			X			[3] X	
Oklahoma		X				X	
Oregon		X				[3] X	
Pennsylvania		X				[3] X	
Puerto Rico [4]		X				X	
Rhode Island				[6] X		X	
South Carolina		X				X	
South Dakota		X				X	
Tennessee		[1] X				X	
Texas		X				X	
Utah [4]			X			[3] X	
Vermont				[2] X		X	
Virginia		X				X	
Washington	X				July—1st week		
West Virginia		X				X	
Wisconsin [4]				[8] X			([9]).
Wyoming		X				[3] X	

[1] Last 4 completed calendar quarters following previous base period when new benefit year overlaps preceding benefit year (Arizona); last 4 quarters preceding benefit year if 1 quarter has been used in a previous determination (Nevada and Tennessee).

[2] 4 quarters ending 4 to 7 calendar months before benefit year.

[3] Benefit year begins only if claimant is not disqualified (Michigan); is not disqualified and has at least 1 effective day (New York); is able to work and available for work (New York, Pennsylvania, Utah, Wyoming); is unemployed (California, Connecticut, Florida, Georgia, Michigan, New Jersey, North Carolina, Ohio, Oregon, Pennsylvania); and is actively seeking work and is not disqualified for misrepresenattion (Wyoming).

[4] Wage data for determining benefit rights are obtained on a request basis after worker files claim.

[5] Period beginning with week of valid claim, continuing for that quarter, the next 3 quarters and the remainder of any incomplete calendar week.

[6] 52 weeks preceding benefit year (Massachusetts and Michigan); ending with the second week preceding benefit year (New Jersey and Rhode Island); or preceding filing of valid original claim (New York).

(Footnotes continued on page 51)

period is the first 4 of the last 5 completed calendar quarters prior to the benefit year, there is a lag period of 3 to 6 months. In California, Illinois, and Vermont the lag is 4 to 7 months. In North Carolina, in which the base period is the first 4 of the last 6 completed calendar quarters prior to the benefit year, there is a lag period of 6 to 9 months.

In the four States with uniform base periods and uniform benefit years, the lag between the end of the base period and the beginning of the benefit year is 3 or 6 months. However, the lag between the end of the base period and an individual's unemployment may be almost 12 months longer; i.e., almost 15 or 18 months.

Claimants who exhaust their benefits before the end of a benefit year must wait until a new benefit year before they can again draw benefits based on a new base period. In nine States, no claimant can qualify for benefits in a second benefit year unless he has had some employment since the beginning of the preceding benefit year: In Massachusetts, Michigan, and Wisconsin, because there is no lag between the base period and a benefit determination; in Nebraska, New Jersey, New York, Ohio, Rhode Island, and Utah, because the lag is too short to permit any individual to meet the employment qualification. In Colorado unusually high earnings in the calendar quarter in which the first benefit year begins and in Hawaii, similar earnings in the lag quarter may qualify a few individuals for benefits in the second benefit year. Twenty other States[1] have special qualifying requirements for a second benefit year; these are discussed on page 55.

Qualifying Wages or Employment

All States require that an individual must have earned a specified amount of wages or must have worked for a certain period of time within his base period, or both, to qualify for benefits. The purpose of such qualifying requirements is to admit to participation in the benefits of the system only such workers as are genuinely attached to the labor force of covered workers.

Multiple of the weekly benefit or high-quarter wages.—Thirteen States express their earnings requirements in terms of a specified multiple of the weekly benefit amount; Idaho, New Mexico, Pennsylvania, Puerto Rico, and Tennessee have weighted schedules which require

[1] Alabama, California, Connecticut, Delaware, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Minnesota, Missouri, North Carolina, North Dakota, Pennsylvania, South Carolina, South Dakota, Tennessee, Vermont.

(Footnotes for Table 16)

[7] 1st 4 of last 6 completed calendar quarters preceding benefit year.
[8] 52 weeks prior to beginning of any period of unemployment.
[9] No concept of benefit year as such. Benefits are limited to a proportion of "credit weeks" within 52 weeks prior to an employee's most recent employment by an employer; hence in cases of intermittent unemployment or of exhaustion of benefit rights chargeable to 1 employer, new determinations of benefit eligibility and duration must be made.

Table 17.—Wage and employment requirements to qualify for benefits

State	Qualifying formula			Wages required for minimum benefit	
	Employment	Wages	Distribution of wages	Base period	High quarter
Alabama		1½ x high-quarter wages	(1)	$331.50	$221.00
Alaska		1¼ x high-quarter wages	(1)	500.00	
Arizona		30 x wba [2]	2 quarters	300.00	
Arkansas		30 x wba	2 quarters	300.00	
California		(3)	(3)	600.00	
Colorado		30 x wba		420.00	
Connecticut		Flat	2 quarters	300.00	
Delaware		30 x wba		210.00	
District of Columbia		1½ x high-quarter wages.[2] [4]	2 quarters	276.00	130.00
Florida	20 weeks [6]	(6)	(1)	400.00	
Georgia		36 x wba	2 quarters	288.00	175.00
Hawaii		30 x wba		150.00	
Idaho		33+-38+ x wba	2 quarters	572.00	365.00
Illinois		Flat	$175 in quarters other than high quarter.	750.00	
Indiana		Flat	$150 in last 2 quarters	250.00	
Iowa		Flat	$100 in a quarter other than high quarter.	300.00	200.00
Kansas		30 x wba		300.00	
Kentucky		1⅜ x high-quarter wages	8 x wba in last 2 quarters	343.75	250.00
Louisiana		30 x wba		300.00	
Maine		Flat		[6] 300.00	
Maryland		1½ x high-quarter wages.[2] [4]	2 quarters	360.00	192.01
Massachusetts		Flat		650.00	
Michigan	14 weeks [7]	(7)	(1)	210.14	
Minnesota		Flat		520.00	
Mississippi		36 x wba	2 quarters	288.00	130.01
Missouri	17 weeks [7]	(7)	(1)	255.00	
Montana		1½ x high-quarter wages.[4]	(1)	427.50	285.00
Nebraska		Flat	$100 in a quarter other than high quarter.	400.00	200.00
Nevada		30 x wba [2]		240.00	
New Hampshire		Flat	$100 in each of 2 quarters	600.00	
New Jersey	17 weeks [7]	(7)	(1)	255.00	
New Mexico		30-27+ x wba		300.00	156.00
New York	20 weeks [7] [8]	(7)	(1)	300.00	
North Carolina		Flat	2 quarters	550.00	
North Dakota		39 x wba [2]	2 quarters	390.00	
Ohio	20 weeks		(1)	240.00	
Oklahoma		1½ x high-quarter wages.[9]	(1)	300.00	
Oregon	20 weeks [7]	(7)	(1)	700.00	
Pennsylvania		32-45+ x wba [2] [3]		320.00	120.00
Puerto Rico		21+-30 x wba [2]	2 quarters	150.00	50.00
Rhode Island	20 weeks [7] [9]	(7) (9)	(1)	400.00	
South Carolina		1½ x high-quarter wages	(1)	300.00	180.00
South Dakota		Flat	2 quarters	600.00	250.00
Tennessee		40-60 x wba [2]		320.00	182.00
Texas		Flat [9]	$125 in a quarter other than high quarter.	375.00	250.00
Utah	19 weeks [7]		(1)	400.00	
Vermont		30 x wba [2]	⅛ of wages in last 2 quarters.	300.00	200.00
Virginia		30 x wba		300.00	
Washington		Flat		800.00	
West Virginia		Flat		500.00	
Wisconsin	18 weeks [7] [8]	(7)	(1)	288.00	
Wyoming		1½ x high-quarter wages.[4]	(1)	375.00	250.00

[1] Qualifying wage or employment automatically requires wages in at least 2 quarters for all claimant·
[2] If claimant failed to receive qualifying wage for weekly benefit amount computed on high-quarter wages but received qualifying wages in next lower bracket, he is eligible for lower weekly benefit except in Maryland which provides a stepdown of 3 brackets; in the District of Columbia and Puerto Rico which have unlimited stepdown provisions; and in Pennsylvania and Tennessee which have stepdown provisions limited by requirements of 30 times the computed weekly benefit and 1½ times high-quarter wages, respectively.
[3] If more than 75 percent of wages are paid in 1 quarter, total wages must be at least 30 times the weekly benefit amount or $750, whichever is lesser (California). If base-period wages are less than $600, claimant must have earned wages in 18 weeks or more than 50 percent of such earnings must have been earned for full-time employment in a full-time occupation in a full-time industry (Pennsylvania).
[4] Amount is 1½ times lower limit of each high-quarter-wage bracket (Montana) or of upper limit of each such bracket (District of Columbia, Maryland, and Wyoming).

(Footnotes continued on page 53)

varying multiples for varying weekly benefits. Seven of these 18 States have a "stepdown" provision under which a claimant who has not earned the required multiple of his weekly benefit can qualify for a lower benefit amount if his base-period wages are equal to the qualifying amount for the lower benefit bracket (see table 17, footnote 2).

All States with a wage qualification in terms of a multiple of weekly benefits have a weekly benefit formula based on high-quarter wages (see p. 59). The multiple used in the qualifying wage formula (21+ to 60 but typically 30) is greater than the denominator in the fraction used in computing the weekly benefit (table 25). In these States the formula automatically requires wages in at least 2 quarters of the base period except for those claimants who qualify for the maximum weekly benefit.

Seven (Arizona, Arkansas, Georgia, Idaho, Mississippi, North Dakota, and Puerto Rico) of the States with a qualifying requirement of a multiple of the weekly benefit add a specific requirement of wages in at least 2 quarters which applies especially to workers with large high-quarter wages and maximum weekly benefits. California requires wages in at least 2 quarters for those claimants whose base-period wages are less than $750.

Alabama, District of Columbia, Maryland, Montana, Oklahoma, South Carolina, and Wyoming require 1½ times high-quarter wages; Alaska requires 1¼ times high-quarter wages; Kentucky requires 1⅜ times high-quarter wages, and of these States the District of Columbia and Maryland have stepdown provisions.

Flat qualifying amount.—Fifteen States have a flat minimum qualifying wage. These States include six of the seven States with an annual-wage formula for determining weekly benefit (p. 59), and nine States with a high-quarter weekly benefit formula. In all these States any worker earning the specified amount or more within the base period is entitled to some benefits, but the flat qualifying amount (ranging from $250 to $800) qualifies for only limited amounts of benefits. The qualifying amounts for higher weekly benefits are included in the quarterly or annual amounts which entitle a claimant to higher weekly benefits and more weeks of benefits, according to the details of the formulas (tables 19 and 23).

(Footnotes for Table 17)

[5] Requirement, expressed as 20 times an average weekly wage of at least $20 in base period, is equivalent to 20 weeks of employment with wages averaging at least $20.

[6] Effective Oct. 1, 1962, $400.

[7] Weeks of employment with wages of at least $15.01 (Michigan), $15 (Missouri and New Jersey), and $20 (Rhode Island); with average wage of at least $15 (New York), $20 (Oregon), and $16 (Wisconsin); employment of at least 16 hours or 2 full days (Utah).

[8] If claimant does not meet regular qualifying requirement, he can qualify if he has 15 weeks of employment in the 52-week period and a total of 40 weeks of employment in the 104-week period preceding a claim (New York); 14 weeks of employment in the 52-week period and a total of 55 weeks of employment in the 104-week period preceding close of his most recent week of employment (Wisconsin).

[9] Alternative flat-amount requirement of $3,000 in base period (Oklahoma); $1,200 in base period (Rhode Island); and $450 in base period with at least $50 in each of 3 quarters or $1,000 in 1 quarter (Texas).

Of the nine States with a flat qualifying amount and a high-quarter formula, Connecticut, Illinois, Iowa, Nebraska, and South Dakota require wages in more than 1 quarter to qualify for any benefits: Connecticut and South Dakota require wages in at least 2 quarters; Illinois requires wages of $175 in quarters other than the high quarter; Iowa requires wages of $100 in quarters other than the high quarter; Nebraska, wages of at least $100 in each of 2 quarters, with a total of $400 in such quarters. In Texas all claimants, except those with wages of $1,000 in 1 quarter, must have wages in 2 or more quarters. California requires wages in at least 2 quarters for those claimants whose base-period wages are less than $750. Indiana requires wages in 1 quarter only for those claimants whose wages are earned in the third or fourth quarter of the base period. Massachusetts requires wages in more than 1 quarter to qualify for maximum weeks of benefits, except for the unusual claimants who earn in 1 quarter the base-period wages necessary for the maximum weekly benefit amount and the maximum duration (table 23).

Weeks of employment.—Michigan, Missouri, New Jersey, New York, Rhode Island, and Wisconsin require that an individual must have worked a specified number of weeks with at least a specified weekly wage. Michigan counts only weeks with wages of $15.01 or more; Missouri and New Jersey, $15 or more; Rhode Island, $20 or more; New York, weeks with an average of $15 or more; and Wisconsin, $16 or more. Rhode Island has an alternate qualifying requirement of $1,200 in the base period. This type of requirement is different from the requirements in Ohio, Oregon, and Utah. Ohio requires at least $240 and at least 20 weeks of employment; Oregon, $700 and 20 weeks averaging $20 or more; and Utah, $400 and 19 weeks of employment (of 16 hours or 2 full working days or more). Florida requires wages of 20 times the average weekly wage in the base period averaging at least $20.

The minimum base-period wages required for minimum benefits under the various formulas may be summarized as follows:

Qualifying amount	*Number of States*	*Qualifying amount*	*Number of States*
$150	2	$400, less than $500	6
$200, less than $250	4	$500, less than $600	5
$250, less than $300	7	$600, less than $700	4
$300, less than $350	17	$700, less than $800	2
$350, less than $400	4	$800	1

Such a summary necessarily disregards all the requirements concerning distribution of earnings and length of employment presented in table 17.

Additional requirements.—As shown in table 17, 19 States with a high-quarter formula have an additional requirement of a specified minimum amount of earnings ($50–$365) in the high quarter out of minimum base-period earnings of $150–$600. Such provisions tend to eliminate from benefits part-time workers and low-paid workers whose average weekly earnings might be less than the State's minimum benefit.

Twenty States place limitations on the use of lag-period wages for the purpose of qualifying for benefits in a second benefit year (p. 51). The purpose of these special provisions is to prevent benefit entitlement in 2 successive benefits years following a single separation from work; the provisions generally require wages more recent than the lag period, either in addition to or as part of the usual base-period wages requisite to establishing a benefit year. The Illinois law does more than restrict the use of lag-period wages; it requires a specified amount of wages after an individual has drawn 26 weeks of benefits in a claims series, which may occur in 1 benefit year or may overlap 2 benefit years. The special qualifying provisions are summarized below:

State	*Qualifying provisions applicable in establishing a benefit year when base-period wages include wages in the period between a prior base period and benefit year, 20 States*
Alabama	8 times weekly benefit amount subsequent to beginning of preceding benefit year.
California	Wages within preceding benefit year sufficient to meet regular qualifying requirement ($600–750).
Connecticut	$150 subsequent to beginning of preceding benefit year in which claimant drew benefits.
Delaware	10 times weekly benefit amount subsequent to date of last valid claim.
Georgia	8 times weekly amount subsequent to beginning of preceding benefit year.
Idaho	30 days' bona fide work after exhausting a benefit series.
Illinois	If claimant has drawn 26 weeks of full benefits without intervening work in 3 weeks, 3 times weekly benefit amount in covered or noncovered work.
Indiana	$150 in last 2 quarters of base period (applicable to any benefit year).
Iowa	$100 in wages subsequent to beginning of preceding benefit year in which claimant drew benefits.
Kansas	8 times weekly benefit amount subsequent to date of last valid claim.
Kentucky	8 times weekly benefit amount in last 2 quarters of base period (applicable to any benefit year).
Minnesota	4 times weekly benefit amount in last 2 quarters of base period if wages prior to date of last valid claim are included.
Missouri	5 times weekly benefit amount in covered work, or 10 times weekly benefit amount in noncovered work, subsequent to date of last valid claim.
North Carolina	10 times weekly benefit subsequent to beginning of preceding benefit year in which claimant exhausted benefits.

(Continued on next page)

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State	*Qualifying provisions applicable in establishing a benefit year when base-period wages include wages in the period between a prior base period and benefit year, 20 States*
North Dakota	10 times weekly benefit subsequent to date of last valid claim.
Pennsylvania	For initial claims filed within 90 days after end of a benefit year in which claimant exhausted benefits and in last 51 weeks of which he had no work (covered or noncovered), he must have, subsequent to such exhaustion of benefits, registered for work in public employment office at least once every 60 days and not refused suitable work.
South Carolina	8 times weekly benefit amount for single covered employer subsequent to beginning of preceding benefit year in which claimant exhausted benefits.
South Dakota	4 times weekly benefit amount subsequent to beginning of preceding benefit year.
Tennessee	4 times weekly benefit amount since beginning of preceding benefit year.
Vermont	⅓ of qualifying wages in last 2 quarters of base period (applicable to any benefit year).

Waiting Period

All States, except Maryland, Nevada, and North Carolina, require a waiting period of 1 week of total unemployment before benefits are payable. The waiting period is a noncompensable period of unemployment in which the worker must have been otherwise eligible for benefits (table 18).

In 43 States the waiting-period requirement in terms of weeks of partial unemployment is the same as in weeks of total unemployment. In three States, 2 weeks of partial unemployment are counted as 1 week of total unemployment, except that in Alabama and New Hampshire, a week of partial unemployment meets the waiting-period requirement if it is followed by a week of total unemployment. In New York the four "effective days" which constitute the waiting period may be accumulated in 1, 2, 3, or 4 weeks. In these 47 States a waiting period served in weeks of total or of partial unemployment qualifies alike for benefits for total or partial unemployment. In West Virginia no waiting period is required for benefits for partial unemployment, and the waiting period for benefits for total unemployment is in terms of weeks of total unemployment. Montana, which pays no benefits for weeks of partial unemployment as such, also has its waiting period requirement in terms of weeks of total unemployment.

In five States the waiting period becomes compensable after specified conditions occur: in Hawaii when benefits are payable for each of 12 consecutive weeks; in New Jersey when benefits are payable for the third consecutive week; in Michigan, if a claimant commences other suitable full-time employment within 4 weeks after being laid off indefinitely or for a definite period of more than 4 weeks; in

Louisiana, if a claimant has been unemployed for 6 weeks or longer; and in Texas, if claimant has received benefits equaling 4 times his weekly benefit amount. The waiting period requirement may be suspended in New York, Pennsylvania, and Rhode Island when unemployment results directly from a disaster and the Governor declares the existence of a state of emergency.

In all States except Wisconsin, the waiting period is served in or with respect to a benefit year; in Wisconsin, with respect to a calendar year. In Wisconsin a claimant whose unemployment runs into a second calendar year is not required to serve more than one waiting period within the last 2 months of 1 calendar year and the first 2 months of the next. Twenty-five States provide that there shall be no interruption of benefits for consecutive weeks of unemployment

Table 18.—Waiting-period requirements

State	Initial waiting period		In new benefit year	
	Weeks of total unemployment [1]	Weeks of partial unemployment [2]	Not to interrupt consecutive weeks of benefits	May be served in last week of old year
Ala.	1	[3] 2	X	
Alaska	1	1	X	
Ariz.	1	1	X	X
Ark.	1	1		
Calif.	1	1	X	X
Colo.	1	1	X	
Conn.	1	1	X	
Del.	1	1	X	
D.C.	1	1		
Fla.	1	1		
Ga.	1	1		
Hawaii	[4] 1	[4] 1	X	
Idaho	1	1	X	X
Ill.	1	1	X	X
Ind.	1	1		
Iowa	1	2		
Kans.	1	1		
Ky.	1	1		
La.	[4] 1	[4] 1	X	
Maine	1	1	X	X
Md.	0	0		
Mass.	1	1		X
Mich.	[4] 1	[4] 1	X	
Minn.	1	1		
Miss.	1	1	X	X
Mo.	1	1		
Mont.	1	(5)	X	
Nebr.	1	1	X	X
Nev.	0	0		
N.H.	1	[3] 2	X	X
N.J.	[4] 1	[4] 1		
N. Mex.	1	1	X	
N.Y.	[6, 7] 1	[6, 7] 2–4		
N.C.	0	0		
N. Dak.	1	1	X	
Ohio	1	1		
Okla.	1	1	X	
Oreg.	1	1	X	X
Pa.	[7] 1	[7] 1		
P.R.	1	1	X	
R.I.	[7] 1	[7] 1	X	X
S.C.	1	1		
S. Dak.	1	1		
Tenn.	1	1	X	
Tex.	[4] 1	[4] 1		
Utah	1			
Vt.	1	1	X	X
Va.	1	1		
Wash.	1	1		
W. Va.	1	(8)		
Wis.	[9] 1	1	(9)	(9)
Wyo.	1	1		

[1] See p. 47 for definition of total unemployment.
[2] See p. 47 for definition of partial unemployment.
[3] A week of partial unemployment meets waiting-period requirements if followed by a week of tota unemployment.
[4] Waiting week becomes compensable after 12 consecutive weeks of compensable unemployment immediately following the waiting period (Hawaii); after 3 such weeks (New Jersey); after 6 consecutive weeks of unemployment (Louisiana); if claimant, laid off indefinitely or for more than 4 weeks, has accepted and commenced suitable work with another employing unit within first 4 weeks following lay off (Michigan); after receipt of benefits equaling 4 times the weekly benefit amount (Texas).
[5] No payment of partial benefits as such; see table 20.
[6] Waiting period is 4 effective days, either wholly within the week of an origina lvalid claim or partly within such week and partly within the benefit year initiated by such claim.
[7] Waiting period may be suspended if unemployment results directly from a disaster for which the Governor has declared a state of emergency.
[8] Waiting period requirement is in terms of total unemployment only; no waiting period required for benefits for partial unemployment.
[9] Only 1 waiting period is required within the last 2 months of 1 calendar year and the 1st 2 months of the next calendar year

continuing into a new benefit year (table 18); in these States the waiting-period requirement has to be met if, later in the new benefit year, the claimant is again unemployed. Twelve States provide that the waiting period may be served in the last week of the old benefit year. Three of these are States with a uniform benefit year where without such a provision a worker whose unemployment began in the week prior to the beginning of the benefit year would have no credit for such a week. In all these States a worker who had exhausted benefit rights for the benefit year and who remained unemployed or again become unemployed before the beginning of the new benefit year could serve a waiting period in the last week of the old benefit year.

The waiting-period requirements may be summarized as follows:

Provisions	*Number of States*
No waiting period	3
1 week of total or partial unemployment which may become compensable	5
1 week of total or partial unemployment within benefit year	38
1 week of total or 2 or more of partial unemployment within benefit year	4
1 week of total unemployment within benefit year	2

Weekly Benefit Amount

All States except New York measure unemployment in terms of weeks; some of them use calendar weeks; some, any period of 7 consecutive days beginning with the day on which the claimant first reports his unemployment. A week of total unemployment is commonly defined as one in which the individual performs no services and with respect to which no remuneration is payable to him. However, in six States a worker is considered totally unemployed in a week even though he earns certain small amounts of wages. In New Hampshire $3 from any source is disregarded; in New Jersey, the greater of $5 or one-fifth of the benefit amount; in Rhode Island, $5 from any source; in Vermont, $10 from any source; in Texas the greater of $5 or one-fourth of the benefit amount; and in Montana, $15 or not more than a day's work of 8 hours, whichever is greater.

In New York, unemployment is measured in days and benefits are paid for each accumulation of effective days within a week. An "effective day" is defined as the fourth and each subsequent day of total unemployment in a week beginning on Monday in which the claimant earns not more than $50. A full week of total unemployment results in the accumulation of 4 effective days; a week with 4 to 6 days of unemployment, in an accumulation of 1 to 3 days. In this discussion, amounts for New York are converted to weeks.

Formulas for computing weekly benefits.—Under all State laws the weekly benefit amount, i.e., the amount payable for a week of total unemployment, varies with the worker's past wages within certain minimum and maximum limits. The period of past wages used and the formulas for computing benefits from these past wages vary greatly among the States. In most of the States the formula is designed to compensate for a fraction of the full-time weekly wage, i.e., for a fraction of wage loss, within the limits of minimum and maximum benefit amounts.

Most of the States (39) use a formula which bases benefits on wages in that quarter of the base period in which wages were highest (table 19). This calendar quarter has been selected as the period which most nearly reflects full-time work. A worker's weekly benefit rate, intended to represent a certain proportion of average weekly wages in the high quarter, is computed directly from these wages. In 10 States the fraction of high-quarter wages is $\frac{1}{26}$. Between the minimum and maximum benefit amounts, this fraction gives workers with 13 full weeks of employment in the high quarter 50 percent of their full-time wages. Since it has been found that, for many workers, even the quarter of highest earnings includes some unemployment, 17 States have compensated for this by using a fraction greater than $\frac{1}{26}$, as follows:

Fraction	*Number of States*	*Fraction*	*Number of States*
$\frac{1}{25}$	13	$\frac{1}{23}$	1
$\frac{1}{24}$	1	$\frac{1}{20}$	2

An additional two States compute the weekly benefit as a percentage of the average weekly wage in the high quarter; i.e., $\frac{1}{13}$ of high-quarter wages. In Colorado the weekly benefit is 60 percent (approximately $\frac{1}{22}$) of the average weekly wage, and in South Carolina 50 percent ($\frac{1}{26}$). Pensylvania pays at the rate of 50 percent of the full-time weekly wage if the amount so derived is greater than the benefit computed as $\frac{1}{25}$ of high-quarter wages.

Ten other States use a weighted schedule, which gives a greater proportion of the high-quarter wages to lower paid workers than to those earning more. In these States the minimum fraction varies from $\frac{1}{23}$ to $\frac{1}{28}$; the maximum from $\frac{1}{11}$ to $\frac{1}{23}$.

Seven States compute the weekly benefit as a percentage of annual wages. All these States use a weighted schedule which gives as weekly benefits a larger proportion of annual wages to the lower paid workers (see table 19).

Six States compute the weekly benefit as a percentage of average weekly wages in the base period. A weighted schedule is used in four of these six States. In Florida and Rhode Island, benefits at all levels are computed as 50 percent of the average weekly wage. Florida computes the average weekly wage by dividing the individual's total base-period wages by the number of weeks in which the individual was paid wages for insured work. Rhode Island computes the aver-

Table 19.—Weekly benefits for total unemployment

State	Method of computing [1]	Rounding to—	Minimum weekly benefit [2]	Maximum weekly benefit [2]	Minimum wage credits required			
					For minimum		For maximum	
					High quarter	Base period	High quarter	Base period
	High-quarter formula							
Ala.	1/26	Nearest $	$9.00	$32.00	$221.00	$331.50	$819.01	$1,229.00
Ariz.	1/25	Higher $	10.00	35.00	75.00	300.00	850.01	1,050.00
Ark.	1/26	Lower $	10.00	30.00	75.00	300.00	780.00	900 00
Calif.	1/16–1/26	Nearest $	10.00	55.00	150.00	600.00	1,410.00	1,410 00
Colo.	1/22 [3]	Higher $	[3] 14.00–18.00	[3] [4] 47.00–59.00	105.00	420.00	996.77	1,410 00
Conn.	1/26+d.a.	Nearest $	10.00–14.00	45.00–67.00	75.00	300.00	1,157.00	1,158 00
Del.	1/25	Higher 50¢	7.00	50.00	52.50	210.00	1,237.63	1,500 00
D.C.	1/23+d.a.	Higher $	8.00–9.00	[3] 30.00	130.00	276.00	667.01	1,035 00
Ga.	1/25	Higher $	8 00	35.00	175.00	288 00	850.00	1,260.00
Hawaii	1/25	Higher $	5.00	55.00	37.50	150.00	1,350.01	1,650.00
Idaho	1/23–1/26	Nearest $	17.00	[4] 43.00	365.00	572.00	1,092.01	1,651 00
Ill.	1/20–1/24 [1]	Nearest $	[3] 10 00	[3] 38.00–59.00	187 50	750.00	[3] 878.26	[3] 1,053.26
Ind.	1/25	Higher $	10.00	36.00	75 00	250 00	875 01	875.01
Iowa	1/20 [1]	Nearest $	[3] 10.00	[3] 30.00–44.00	200.00	300 00	[3] 590 01	[3] 690.01
Kans.	1/25	Higher $	10 00	[4] 44.00	75.00	300.00	1,075.01	1,320.00
Ky.	1/25	Nearest $	11.00	37 00	250 00	343 75	912 51	1,254.70
La.	1/20	Higher $	10.00	35.00	75.00	300 00	680 01	1,050.00
Md.	1/24+d a.	Higher $	10 00–12 00	35.00–43.00	192.01	360.00	816.01	1,260.00
Mass.	1/19–1/28+d.a.	Nearest $	10.00–16 00	40.00–(2)	162 50	650 00	1,120.00	1,120.00
Miss.	1/26	Higher $	8.00	[4] 30.00	130.01	288.00	754.01	1,080.00
Mo.	1/25	Higher $	3 00	40.00	63 75	255 00	975.01	1,035.01
Mont.	1/20–1/25	Nearest $	15 00	34.00	285.00	427.50	855.00	1,282.50
Nebr.	1/19–1/23	Nearest $2	12 00	34.00	200.00	400 00	750.01	850.01
Nev.	1/25+d.a.	Higher $2	[3] 8.00–12 00	37.50–57.50	[3] 60.00	240 00	925.01	1,125.00
N. Mex.	1/26	Higher $2	10.00	36.00	156.00	300.00	884.01	1,050.00
N. Dak.	1/26	Higher $	10 00	36.00	97.50	390.00	910.01	1,404.00
Ohio	1/17–1/26+d.a.	Nearest $	[3] 10.00–13.00	42.00–53.00	60.00	240.00	1,091.00	(5)
Okla.	1/26	Higher $	10.00	32.00	200 00	300 00	806.01	1,209.02
Oreg.	1/26	Nearest $	15.00	40.00	175.00	700.00	1,027.00	1,167 00
Pa.	1/25 or 50 percent of full-time weekly wage, if greater.	Nearest $	10.00	40.00	120.00	320.00	988.00	1,825 00
P.R.	1/11–1/25	Nearest $	7.00	16.00	50.00	150 00	390.01	480.00
S.C.	1/26 [3]	Higher $	10.00	[4] 34.00	180 00	300 00	858.13	1,287.00
S. Dak.	1/22–1/24	Nearest $	12.00	33.00	250.00	600.00	775.00	776.00
Tenn.	1/26	Higher $	8.00	32.00	182.00	320.00	806 01	1,920.00
Tex.	1/25	Higher $	10.00	37.00	250.00	375.00	900.01	1,025.01
Utah	1/26	Higher $	10 00	[4] 43.00	100.00	400.00	1,092 00	(5)
Vt.	1/22–1/26	Nearest $	10.00	[4] 40.00	200.00	300.00	1,040.00	1,200.00
Va.	1/25	Higher $	10.00	32.00	75.00	300.00	775.01	960.00
Wyo.	1/25+d.a.	Higher $	10.00–13 00	[4] 49.00–55.00	250.00	375.00	1,200.01	1,837.50
	Annual-wage formula							
Alaska	1.8–1 1+d a.	Nearest $	[3] 10.00–15.00	[3] 45.00–70.00		500.00		4,000 00
Maine	2.2–1.1	Nearest $	[6] 7.00	[6] 33.00		[6] 300 00		2,900 00
Minn.	2.2–1.3	Nearest $	12.00	38.00		520.00		3,000.00
N.H.	1.8–1.3	Nearest $	12.00	40.00		600.00		3,000.00
N.C.	2.0–1.0	Nearest $	12.00	35.00		550.00		3,600.00
oregon Wash.	2.0–1.1	Nearest $	17 00	42.00		800.00		3,925.00
W. Va.	1.8–1.0	Nearest $	10 00	32.00		500.00		3,200.00
	Average-weekly-wage formula							
Fla.	50	Higher $	10.00	33.00		[7] 400.00		[7] 1,280.20
Mich.	63–41+d.a.[1]	Nearest $	[3] 10.00–12.00	30.00–55.00		[7] 210 14		[7] 1,057.14
N.J.	59–51	Higher $	10.00	50.00		[7] 255.00		[7] 1,666.17
N.Y.	67–50	Nearest $	10 00	50.00		[7] 300.00		[7] 1,980.00
R.I.	50+d.a.	Higher $	10.00–13.00	36.00–48.00		[7] 400.00		[7] 1,400.20
Wis.	63–51	Nearest $	11 00	[4] 50.00		[7] 288.00		[7] 1,764.18

[1] When State uses a weighted high-quarter formula, annual-wage formula or average-weekly wage formula, approximate fractions or percentages are taken at midpoint of lowest and highest normal wage brackets. When additional payments are provided for claimants with dependents, the fractions and percentages shown apply to the basic benefit amounts. In States where amounts above maximum basic benefit are limited to claimants who have dependents and also have earnings in excess of amount applicable to the

(Footnotes continued on page 61)

age weekly wage by dividing total base-period wages by the number of weeks in which the claimant earned wages of at least $20. New Jersey computes the average weekly wage by dividing the claimant's base-period wages with his most recent employer by the total number of weeks of employment with that employer if he had at least 17 such weeks during the base period; otherwise, weekly benefits are based on weeks of employment and earnings with all base-period employers. The weekly benefit is based on a weighted schedule of average weekly wages up to $98.01. New York computes the average weekly wage by dividing total base-period wages paid by all employers by the number of weeks of employment furnished by all employers. Weeks in which the claimant earned less than $15 are excluded from the computations unless fewer than 20 weeks of employment remain after such exclusion. The weekly benefit is based on a weighted schedule of average weekly wages up to $99.

Michigan and Wisconsin compute weekly benefits on average weekly wages from each employer separately in inverse chronological order. In Wisconsin a claimant's benefits are based on average weekly wages according to a weighted schedule of wage classes between $16 and $98.01. The average weekly wage is determined by dividing the individual's weeks of employment with each employer within the 52 weeks preceding the end of the individual's most recent employment into the gross wages paid for such employment. A substitute pro-

(Footnotes for Table 19)

maximum basic benefit, the high-quarter fractions for such amounts are 1/24–1/26 (Illinois) and 1/20–1/25 (Iowa). In Michigan, benefit amounts of $41–$55 are available only to claimants in family classes D, E, and F with an average weekly wage higher than that required for the maximum basic weekly benefit amount. These higher benefit amounts are computed at approximately 51 percent of the average weekly wage for family class D (up to a maximum of $43), and for family class E (up to $49), and 53–50 percent for family class F (up to $55). (Claimants are placed in family classes D, E, F, as follows: "D"—2 dependents, including a child, or 3 dependents other than a child; "E"—3 dependents, including a child, or 4 dependents other than a child, "F"—4 dependents, including child, or 5 dependents other than a child.)

[2] When 2 amounts are given, higher figure includes dependents' allowances except in Colorado where higher amount includes 25 percent additional for claimants employed in Colorado by covered employers for 5 consecutive calendar years with wages in excess of $1,000 per year and no benefits received. Augmented amount for minimum weekly benefit includes allowance for 1 dependent child; in Michigan for 1 dependent child or 2 dependents other than a child; in Nevada the amount shown is payable only if high-quarter wage is at least $183.34; in Ohio the amount shown is payable only if there is a working spouse, otherwise $5 is payable for either dependent spouse or child. Dependents' allowances limited in Alaska to intrastate claimants and in Illinois and Iowa to claimants with high-quarter wages in excess of those required for maximum basic weekly benefit amount. Augmented amount for maximum weekly benefit includes allowances for maximum number of dependents; in the District of Columbia, same maximum with or without dependents. In Illinois and Iowa, wage credits shown apply to claimants with no dependents; with maximum dependents, Illinois requires high-quarter wages of $1,508.26 and base-period wages of $1,683.26 and Iowa requires high-quarter wages of $1,072.51 and base-period wages of $1,172.51. Maximum augmented payment in Massachusetts is limited to claimant's average weekly wage.

[3] Weekly benefit amount expressed in law as percent of average weekly wages, defined as 1/13 of high-quarter wages: 60 percent (Colorado); and 50 percent (South Carolina).

[4] Up to 50 percent of the State average weekly wage in Colorado, Kansas, South Carolina, Utah, and Vermont; 52½ percent in Idaho and Wisconsin; and 55 percent in Mississippi and Wyoming (not more than $30 in Mississippi).

[5] Qualifying requirement in terms of weeks of employment: 20 (Ohio); 19 (Utah); no other requirement as to wages outside the high quarter.

[6] Effective Oct. 1, 1962, minimum weekly benefit amount is $9 (2.1 percent of base-period wages); maximum is $34 (1.2 percent of base-period wages); and $400 in base-period wages is required for the minimum.

[7] In Michigan, figured as 14 times minimum average-weekly-wage bracket (applicable to all claimants) and maximum wage brackets applicable to claimants with no dependents (with dependents, $1,036.14–$1,512.14 depending on number of dependents); in Florida, New York, and Rhode Island, 20 times minimum and maximum average-weekly-wage brackets; in New Jersey, 17 times; and in Wisconsin, 18 times.

cedure is permitted where the resulting quotient from this computation is inequitable.

In Michigan an individual's average weekly wage is the average of his wages in the calendar weeks of his base period in which he earned wages in excess of $15, but not less than 14 weeks or more than the the most recent 39 weeks. The weekly benefit is determined from the average weekly wage according to a schedule of wage classes between $15.01 and $108.01, by "family classes." The Michigan formula does not provide a basic benefit for a specified amount of earnings. Instead, the schedule is arranged to show the amount which a claimant in each "family class" must earn to qualify for each weekly benefit rate. The maximum weekly benefit and the earnings required for the maximum benefit vary according to the "family class." Thus, for the maximum of $30 for a claimant with no dependents, the schedule requires an average weekly wage of at least $75.51; but an average weekly wage of $74.01 is sufficient to qualify for the maximum of $34 for a claimant with one dependent other than a child, and for the maximum of $38 for a claimant with one dependent child (or two dependents other than a child). For additional dependents, a claimant must earn higher average weekly wages to receive the maximum benefit for his "family class."

All States round weekly benefits for total unemployment (table 19). In 49 States benefits are paid in even dollar amounts; in Delaware, in 50-cent amounts; and in Nebraska and New Mexico, in $2 amounts. Nevada rounds all rates to the next higher multiple of $1 except the maximum weekly benefit which is $37.50.

Thirteen States provide for variations in the weekly benefit rate based on factors other than base-period wages, although the basic benefit still depends on the wages. Twelve of these States provide additional allowances for certain types of dependents (see p. 66). Colorado provides an increase of 25 percent in the computed weekly benefit amount for all claimants who have been employed in the State by covered employers for five consecutive calendar years in which they have earned wages in excess of $1,000 per year and have received no benefits. For such claimants, the minimum weekly benefit is $18 and the maximum $59.

Minimum and maximum weekly benefits.—The minimum weekly benefits in State laws vary from $3 to $17. In 10 of the 12 States which pay dependents' allowances, claimants with the minimum basic benefit and the maximum dependents' allowances have benefits ranging from $11 to $22.

The minimum weekly benefit amounts, with and without dependents' allowances, are shown in the following summary:

Minimum weekly benefit	Number of States[1] with specified minimum — Without dependents	With maximum dependents	Minimum weekly benefit	Number of States[1] with specified minimum — Without dependents	With maximum dependents
$3.00	1	0	$14.00	1	1
$5.00	1	0	$15.00	2	1
$7.00	3	0	$16.00	0	2
$8.00	5	0	$17.00	2	0
$9.00	1	0	$18.00	0	1
$10.00	29	0	$20.00	0	1
$11.00	2	1	$21.00	0	1
$12.00	5	1	$22.00	0	1

[1] No augmented benefit is shown for Illinois and Iowa since only claimants with wages above those necessary for maximum weekly benefit are eligible for augmented benefits.

Nine States have flexible maximum amounts which may vary annually or semiannually in accordance with the fluctuations in the average weekly wage of covered workers in the State or, as in Colorado, in accordance with the average weekly wage in selected industries within the State. In Idaho, Kansas, Mississippi, South Carolina, Utah, Vermont, and Wyoming, maximum benefit amounts are determined annually, and in Colorado and Wisconsin they are determined semiannually. (See table 19, footnote 4, and table 25, column (2).)

The maximum weekly benefit without dependents' allowances varies from $16 to $55, most frequently $40. The maximum, including dependents' allowances, is $30–$70, with no limit specified for Massachusetts except in terms of average weekly wage; a Massachusetts claimant with the maximum weekly benefit, an average weekly wage of $87, and 8 or more dependent children would receive $87 a week.

The maximums with and without dependents' allowances are summarized below:

Maximum weekly benefit	Number of States with specified maximum — Without dependents	With maximum dependents	Maximum weekly benefit	Number of States with specified maximum — Without dependents	With maximum dependents
$16	1	0	$44	1	1
$30	5	1	$45	2	0
$32	5	0	$47	1	0
$33	3	0	$48	0	1
$34	3	0	$49	1	0
$35	5	0	$50	4	0
$36	4	0	$53	0	1
$37	2	0	$55	2	2
$37.50	1	0	$57.50	0	1
$38	2	0	$59	0	1
$40	6	0	$67	0	1
$42	2	0	$70	0	1
$43	2	1	Not specified	0	1

Benefits for Partial Unemployment

All States except Montana provide for the payment of benefits when underemployment reaches a certain stage. In Montana, some workers who would be considered partially unemployed under most State laws are paid benefits for total unemployment, i.e., workers with $15 or less of earnings per week, or 1 day's work not exceeding 8 hours, whichever is greater.

In 34 States a worker is partially unemployed in a week or less than full-time work if he earns less than his weekly benefit amount from his regular employer or from odd-job earnings. In 17 States a claimant is partially unemployed in a week of less than full-time work when he earns less than his weekly benefit plus an allowance of $2 to $22.50, either from odd-job earnings or from any source, as indicated in table 20. Only in two States is there any limit on a "week of less than full-time work"; in Kentucky, it is a week when less than 24 hours of suitable work are available to the claimant; in North Carolina, a week of less than 60 percent of full-time hours.

The amount of benefits for a week of partial unemployment is usually the weekly benefit amount less the wages earned in the week with an allowance of $2 to $25 (table 20). In Indiana only earnings from other than base-period employers are included in the specified allowance. In Maine the allowance applies only to earnings other than in regular employment. In Idaho, North Carolina, North Dakota, and Wyoming, the allowance is one-half the weekly benefit amount; in the District of Columbia it is two-fifths; in Oregon it is one-third; in South Carolina it is one-fourth; in Ohio it is one-fifth; in Kentucky it is one-fifth of the wages earned in the week; in Alaska it is the greater of $10 or one-half the weekly benefit amount; in New Jersey it is the greater of $5 or one-fifth the weekly benefit amount; in Pennsylvania, it is the greater of $6 or 30 percent of the weekly benefit amount; in Texas it is the greater of $5 or one-fourth of the weekly benefit amount; and in Utah it is the lesser of $12 or one-half of the weekly benefit amount. In Vermont the allowance is $10 plus $2 for each dependent child up to 5 or a maximum of $20.

Most State laws provide that the benefit for a week of partial unemployment, if not an even-dollar amount, shall be rounded to the nearest or the next higher dollar. In a State with a $3 allowance and rounding to the next higher dollar, a claimant with a $20 weekly benefit amount and earnings of $10.95 would receive a partial benefit of $13.

Michigan, Nebraska, and Wisconsin have a different formula for partial benefits. Any claimant whose earnings in a week are less than half his weekly benefit amount gets the full weekly benefit; one whose earnings are less than his benefit amount but at least half of it gets one-half the benefit amount.

In New York, benefits for less than a full week of unemployment are paid at the rate of one-fourth of the weekly benefit for each "effective day." Since an effective day is a day of unemployment in excess of 3 days of unemployment in a calendar week—or not more than 3 days of employment—and earnings of not more than $50, a partially unemployed claimant may have 1 to 3 effective days in a week and may get one-fourth to three-fourths of his weekly benefit.

The relationship of partial benefits and dependents' allowance is discussed on page 70.

Table 20.—Weekly benefits for partial unemployment

State	Definition of *partial unemployment*: week of less than full-time work if earnings are less than [1]	Earnings *disregarded* in computing weekly benefit for partial unemployment	*Rounding* of benefit for partial unemployment
Ala.	wba	$6	Nearest $
Alaska	Basic wba *plus* greater of $10 or ½ basic wba.	Greater of *$10 or ½* wba.	Higher $
Ariz.	wba	$10	Higher $
Ark.	wba	$5	Higher $
Calif.	wba	$12	Higher $
Colo.	wba	$3	Higher $
Conn.	Basic wba plus $3.	$3	Higher $
Del.	wba plus $2.	$2	Higher 50¢
D.C.	Basic wba	⅔ wba	Higher $
Fla.	wba	$5	Higher $
Ga.	wba plus $8.	$8	Nearest $
Hawaii	wba	$2	Higher $
Idaho	wba plus ½ wba.	½ wba	Lower $
Ill.	wba	$7	Higher $
Ind.	wba	$3 from other than base-period employers.	Higher $
Iowa	wba plus $3.	$6	
Kans.	wba	$8	Higher $
Ky.	wba [1]	⅕ of wages	Nearest $
La.	wba	$5	Higher $
Maine	wba	[3] *$10*	*Higher $*
Md.	Augmented wba.	$7	Nearest $
Mass.	Basic wba plus $10.	$10	Higher $
Mich.	wba	Up to ½ wba.[2]	
Minn.	wba	$6	Higher $
Miss.	wba	$5	Higher $
Mo.	wba plus $4.	$4	Higher $
Mont.	(4)	(4)	(4)
Nebr.	wba	Up to ½ wba.[2]	
Nev.	Augmented wba.	$5	Higher $
N.H.	wba plus $3.	$3	Nearest $
N.J.	wba plus greater of $5 or ⅕ wba.	Greater of $5 or ⅕ wba.	Higher $
N. Mex.	wba	$3	Higher $2
N.Y.	(5)	(5)	(5)
N.C.	wba plus ½ wba.[1]	½ wba	Nearest $
N. Dak.	wba	½ wba	Higher $
Ohio	Basic wba	⅕ wba	Higher $
Okla.	wba plus $7.	$7	Higher $
Oreg.	wba	⅓ wba	Nearest $
Pa.	wba plus greater of $6 or 3/10 wba.	Greater of $6 or 3/10 wba.	Higher $
P.R.	wba plus $3.	$3	Nearest $
R.I.	Basic wba plus $5.	$5	Higher $
S.C.	wba	¼ wba	Higher $
S. Dak.	wba	$3	Higher $
Tenn.	wba	$5	Higher $
Tex.	wba plus greater of $5 or ¼ wba.	Greater of $5 or ¼ wba.	Higher $
Utah	wba	Lesser of $12 or ½ wba *from other* than regular employer.	Higher $
Vt.	wba plus $10.	$10 plus $2 for each dependent up to 5.	Nearest $
Va.	wba	$2	Lower $
Wash.	wba	$12	Higher $
W. Va.	wba plus $10.	$10	Higher $
Wis.	wba	Up to ½ wba.[2]	
Wyo.	Basic wba	½ wba	Higher $

[1] In Kentucky week of less than 24 hours of available suitable work; in North Carolina week of less than 60 percent of full-time hours. Weekly benefit amount abbreviated as wba.

[2] Full weekly benefit is paid if earnings are less than ½ weekly benefit; ½ weekly benefit amount if wages are ½ weekly benefit but less than weekly benefit.

[3] Effective Oct. 1, 1962, $10 from other than regular employment.

[4] No provision for partial unemployment. An individual is considered totally unemployed in a week in which he has remuneration of $15 or less, or 1 day's work not exceeding 8 hours, whichever is greater.

[5] Benefits are paid at the rate of ¼ of the weekly benefit amount for each effective day within a week beginning on Monday. "Effective day" is defined as the fourth and each subsequent day of total unemployment in a week in which a claimant earns not more than $50.

Illinois, Indiana, Minnesota, and Washington have special provisions concerning benefits for claimants who are unable to work or unavailable for work for part of a week (see pp. 81–82). In Indiana one-third of the weekly benefit amount is deducted for each day the claimant is unavailable for work; in Illinois and Minnesota one-fifth, and in Washington one-seventh, of the weekly benefit; however, in the latter State no benefits are paid if a claimant is unavailable for 3 or more days in a week. Kentucky deducts from the weekly benefit wages that a claimant could have earned in days when he was unable to work or was unavailable for work.

Rhode Island makes special provision for totally unemployed claimants who have days of unemployment between the end of the waiting period and the beginning of the first compensable (calendar) week and for those who return to work prior to the end of a compensable week; for each day of unemployment in such week in which work is ordinarily performed in the claimant's occupation, he is paid one-fifth of his weekly benefit, up to four-fifths of his weekly rate.

Dependents' Allowances

The 12 State laws which provide dependents' allowances vary in the definition of compensable dependent and in the allowance granted. In general, a dependent must be "wholly or mainly supported by the claimant" or "living with or receiving regular support from him." In Alaska, allowances are paid only for dependents residing in Alaska; and in Massachusetts only for those domiciled within the United States or its Territories or possessions. In Michigan, an individual counted as a dependent for any claimant for a benefit year is not entitled to any allowance for dependents if he becomes a claimant, on his own account, until the expiration of the benefit year.

Definition of dependent.—In all these States, "dependents" include children under a specified age (16 to 18) as indicated in table 21. In six States, children are the only dependents recognized. The intent is to include all children whom the claimant is morally obligated to support (District of Columbia) or all whom he "is responsible for and does support" (Wyoming by statute and Maryland by regulation). Hence stepchildren and adopted children are included in most States. Grandchildren are also included in Nevada. Married children are excluded in Alaska and gainfully employed children in Nevada. In Alaska, Connecticut, the District of Columbia, Illinois, Iowa, Massachusetts, Michigan, Nevada, and Rhode Island, allowances may be paid in behalf of older children who are unable to work because of physical or mental disability.

Six States pay allowances on behalf of other dependents also. Included within the definition of dependents are wives who are not gainfully employed and who are wholly or mainly supported by a claimant (Nevada); and legally married wife or husband who are living with and wholly or chiefly supported by claimant (Ohio); spouses receiving more than half of their support from a claimant (Illinois) and if they earned $30 or less in the week claimed (Iowa) and less than $21 in the week prior to the beginning of the benefit year (Michigan); spouses unable to work because of disability (District of Columbia); husbands unable to work (Nevada); and dependent parents, brothers, and sisters who are unable to work because of age or disability (District of Columbia, Michigan, and Nevada). In Michigan, allowances are paid if these dependents were unemployed and were receiving more than half of their support from the claimant for 90 consecutive days immediately prior to the beginning of the benefit year.

Amount of weekly dependents' allowances.—The amount allowed per dependent is ordinarily a fixed sum, varying from $1 in the District of Columbia to $6 in Massachusetts (table 22). In Illinois benefits of $1 to $9 per dependent are paid only to claimants with high-quarter wages above $911.25, and in Iowa benefits of $1 to $4 per dependent are paid only to claimants with high-quarter wages above $617.50.

Table 21.—Types of dependents included under provisions for dependents' allowances, 12 States

State	Dependent child [1] under age specified	Older child [1] not able to work	Nonworking dependent				Number of dependents fixed for benefit year	Limitations on parent who may receive allowance [2]
			Wife	Husband	Parent [1]	Brother or sister		
Alaska [3]	[4] 18	X	...	...	...	...	X	Only 1 parent.
Connecticut	16	X	...	...	...	...	X	Only 1 parent.
District of Columbia.	16	X	[5] X	[5] X	[5] X	[5] X	X	Only 1 parent.
Illinois	[4] 18	X	X	X	...	...	...	Only 1 parent.
Iowa	[4] 18	X	[6] X	[6] X	...	...	X	Only 1 parent.
Maryland	16	...	...	...	...	...	X	Only 1 parent.
Massachusetts [3]	[4] 18	X	...	...	...	...	...	Only 1 parent.[7]
Michigan	[4] 18	Under 21	[6] X	[6] X	[5] X	[5] X	X	Only 1 parent.[7]
Nevada	[4] 18	X	X	[5] X	[5] X	[5] X	...	Neither.
Ohio	18	...	X	X	...	...	X	Only 1 parent.
Rhode Island	16	X	...	...	...	...	X	Only 1 parent.[7]
Wyoming	18	...	...	...	...	...	X	Parent having custody.

[1] Child includes stepchild by statute in all States except Maryland and Massachusetts and by regulation in Maryland; adopted child by statute in Alaska, Illinois, Iowa, Michigan, Rhode Island, and Wyoming, by regulation in Maryland and by interpretation in Massachusetts; and grandchild by statute in Nevada. Parent includes stepparent in the District of Columbia and Nevada and legal parent in Michigan.

[2] If both parents are receiving benefits simultaneously.

[3] Only dependents residing in the State (Alaska) or within the United States, its territories and possessions (Massachusetts).

[4] Child must be unmarried (Alaska and, by interpretation, Massachusetts); "not gainfully employed" (Nevada); must have received more than half the cost of support from claimant for at least 90 consecutive days or for the duration of the parental relationship (Illinois, Iowa, and Michigan).

[5] Not able to work "because of age or physical disability" or "physical or mental infirmity." In Michigan parents over age 65 or permanently disabled for gainful employment, brother or sister under 18 (or under 21 if not able to work), orphaned or whose living parents are dependents.

[6] Spouse must have earned less than $30.01 in week claimed (Iowa) or less than $21 in week prior to the beginning of the benefit year (Michigan).

[7] By interpretation, payable to mother only if she provides for children upon failure of father to do so (Massachusetts); right to augmented benefit is fixed for benefit year and not transferrable to other claimant (Michigan); if payable to a woman, dependency status must be established (Rhode Island).

In Michigan, benefits are paid to claimants according to a schedule by the average weekly wages and six family classes. Class A is a claimant with no dependents; class B, a claimant with one dependent other than a child; and class C through F are claimants with one to four dependents, at least one of whom is a dependent child, or from two to five dependents other than children. The allowance for each dependent is $1 to $6, according to the earnings and "family class" of the claimant.

In Ohio an allowance of $5 is paid for a dependent spouse, or a dependent child if there is no spouse, plus $3 for each of two other dependent children.

All States have a limit on the total amount of dependents' allowances payable in any week—in terms of dollar amount, number of dependents, percentage of basic benefits or of high-quarter wages or of average weekly wage. Only in Massachusetts can any claimant receive allowances for more than six dependents. In Wyoming the

Table 22.—Allowances for dependents, 12 States

State	Weekly allowance per dependent	Limitation on weekly allowances	Minimum weekly benefit		Maximum weekly benefit		Full allowance for week of partial benefits	Maximum potential benefits	
			Basic benefit	Maximum allowance	Basic benefit	Maximum allowance		Without dependents	With dependents
Alaska	$5	Lesser of wba or $25	$10	$10	$45	$25	Yes	$1,170	[1] $1,820
Conn.	4	½ wba	10	5	45	22	Yes	1,170	[1] 1,742
D.C.	[2] 1	$3 [2]	8	3	30	[2] 0	Yes	780	[2] 780
Ill.	[3] 1-9	Schedule $1-$21 [3]	10	[3] 0	38	[3] 21	No [4]	988	1,534
Iowa	[3] 1-4	Schedule $1-$14 [3]	10	[3] 0	30	[3] 14	No [4]	780	1,144
Md.	2	$8	10	8	35	8	Yes [5]	910	1,118
Mass.	6	Augmented benefit not more than average weekly wage. [6]	10	[4] 3	40	47-([6])	Yes	1,200	([6])
Mich.	[7] 1-6	Schedule $1-$25 [7]	10	4	30	25	No [4]	780	1,430
Nev.	5	$20, but augmented benefit not more than 6 percent of high-quarter wages.	8	[8] 0-4	37.50	[8] 18-20	Yes [5]	975	1,495
Ohio	[9] 5 and 3	$11 [9]	10	11	42	11	Yes [4]	1,092	1,378
R.I.	3	$12	10	12	36	12	Yes	936	[1] 1,248
Wyo.	3	$6	10	6	44	6	Yes	1,144	[1] 1,300

[1] Assuming maximum weeks for total unemployment; weeks of partial unemployment could increase this amount because full allowance is paid for each week of partial unemployment.

[2] Same maximum weekly benefit amount with or without dependents' allowances. Claimants at lower weekly benefit amounts may have benefits increased by dependents' allowances.

[3] Limited to claimants with high-quarter wages in excess of $911.25 and 1-4 dependents (Illinois) and to claimants with high-quarter wages in excess of $617.50 and 1-5 dependents (Iowa). See text for details.

[4] Dependents' allowances considered as part of weekly benefit amount. See table 20 for weekly benefits for partial unemployment.

[5] Not more than 26 payments for dependents may be made in any one benefit year.

[6] Average weekly wage figured as 1/26 of 2 highest quarters' wages or 1/13 of high-quarter wages if claimant has wages in only 2 quarters. At minimum weekly benefit amount average weekly wage is $13 (1/26 of $325). At maximum weekly benefit amount, it is $87 (1/13 of $1,120 or more). Maximum potential benefits in benefit year include dependents' allowances for each week of benefits.

[7] Except $2-$8 for first dependent child. Benefits paid to claimants with dependents are determined by schedule according to the average weekly wage and family class. See text for details.

[8] Depending on high-quarter wages of claimant qualifying for minimum and maximum weekly benefit. Claimant who barely qualifies for maximum weekly benefit would receive $18.

[9] $5 for a dependent spouse, or a dependent child if there is no spouse, plus $3 for each of 2 other dependent children. $6 limit if there is a working spouse.

limit is two dependents; in the District of Columbia and Ohio, three dependents; in Maryland, Nevada, and Rhode Island, four dependents; in Alaska, Illinois, Iowa, and Michigan, five dependents; and in Connecticut, six dependents. In several States the limitations on maximum allowances in terms of a percentage of high-quarter wages or of basic weekly benefit amount resulting in reducing, for many claimants, the nominal allowance per dependent or the maximum number of dependents on whose behalf allowances may be paid.

In Nevada the claimant who barely qualifies for the minimum weekly benefit is not eligible for any allowance for dependents. Only in the District of Columbia, Maryland, Ohio, Rhode Island, and Wyoming can a claimant with the minimum weekly benefit draw the maximum amount of dependents' allowances provided in the law. In Nevada *no claimant with high-quarter wages of less than $950.01 can get full* $20 allowance for four dependents. The District of Columbia has a different type of limit in that the maximum weekly benefit is the same ($30) with or without dependents; thus no claimant with a weekly benefit over $27 can draw the maximum dependents' allowance of $3 per week when totally unemployed, regardless of the number of his dependents.

Illinois has a limit depending on high-quarter wages as well as number of dependents. The maximum weekly benefit for a claimant with high-quarter wages of less than $911.26 is $38 regardless of the number of his dependents; for a claimant with four dependents and high-quarter wages of $1,508.26 or more, it is $59. Iowa also has a limit depending on high-quarter wages as well as number of dependents. The maximum weekly benefit for a claimant with high-quarter wages of less than $617.51 is $30, regardless of the number of dependents; for a claimant with four dependent children and no spouse or a nonworking spouse and high-quarter wages of $1,072.51 or more, it is $44. Michigan's limit depends on average weekly wages as well as number of dependents. The maximum weekly benefit for a claimant with average weekly wages of $75.51 or more and no dependents is $30; for a claimant with maximum dependents, it is $55 only if his average weekly wage is $108.01 or more.

In Massachusetts there is no limit on the weekly allowance except in terms of the number of dependent children and the average weekly wage as defined in the law. The claimant who qualifies for the maximum basic benefit, with the minimum amount of high-quarter wages that qualifies for the maximum weekly benefit, could have an allowance for eight dependents.

In five of the six States which limit dependents to children, and in the District of Columbia, Iowa, Michigan, and Ohio, the number of dependents is fixed for the benefit year when the monetary determination on the claim is made. In Nevada no dependents' allowances are payable if both parents are receiving benefits; in nine States, only one parent may draw allowances if both are receiving benefits simultaneously.

Dependents' allowances for partially unemployed workers.—Claimants who are eligible for partial benefits may draw dependents' allowances in addition to their basic benefits in all the States which provide these allowances. In all States except Illinois, Iowa, Maryland, Michigan, and Nevada, the existence of a week of partial unemployment is measured by the basic rather than the augmented weekly benefit, and in all States except Illinois, Iowa, and Michigan, the full allowance is paid for a week of partial unemployment. In Illinois and Iowa the benefit for a week of partial unemployment, including dependents' allowances, is determined by the amount of the partially unemployed individual's earnings. In Michigan the benefit for a week of partial unemployment, which is always one-half of the weekly benefit, includes only one-half of the dependents' allowances. In other States the allowance for dependents may be greater than the basic benefit for partial unemployment. For example, a Connecticut claimant with a $32 weekly benefit and four compensable dependents would receive a $7 basic benefit and a $16 dependents' allowance in a week in which he earned $28.50. He would, however, be ineligible for any benefits in a week in which he earned $35 or more.

Relation of dependents' allowances and duration.—In all these States, except the District of Columbia, Illinois, and Iowa, the dependents' allowances increase the maximum amounts payable in a benefit year for all claimants because dependents' allowances are added to the basic weekly benefit so long as it is payable. In the District of Columbia the maximum potential benefits for the claimant at the maximum weekly benefit amount are the same for claimants with or without dependents because the maximum weekly benefit is the same with or without dependents. However, claimants receiving less than the maximum weekly benefit amount and dependents' allowances in the District of Columbia may draw dependents' allowances so long as basic benefits are payable. In Illinois and Iowa maximum potential benefits, as well as weekly amounts, may be increased for some claimants with dependents but the additional amounts payable are included in the duration formula.

The provisions concerning dependents' allowances and partial benefits also affect maximum potential benefits in a benefit year. In Illinois, Iowa, and Michigan, where dependents' allowances are considered as part of the weekly benefit amount, maximum potential benefits in a benefit year are the same for claimants partially unemployed and those totally unemployed. In Maryland, Nevada, and Ohio, the number of payments for dependents is limited to 26. In the other States where full allowances for dependents are paid for all weeks of partial benefits, the maximum potential benefits and allowances in a benefit year may be greater than the maximum augmented benefits for the maximum number of weeks of total unemployment provided in the law.

Duration of Benefits

Twelve State laws allow potential benefits equal to the same multiple of the weekly benefit amount (12 to 30 weeks) to all claimants who meet the qualifying wage requirement. Four of these States have an annual-wage formula with comparatively high requirements of base-period wages at all but the lower benefit levels. New York has an average-weekly-wage formula requiring employment in at least 20 weeks and base-period wages of $300 in such 20 weeks for claimants with the minimum weekly benefit amount ($10) and $1,980–$5,148, for claimants at the maximum ($50), depending on the number of weeks of employment (20–52) on which they qualify. The other seven States have a high-quarter formula for determining weekly benefit amount; they all directly or indirectly require employment in more than 1 quarter for all—or most—claimants to qualify.

Formulas for variable duration.—The other 40 State laws provide a maximum potential duration of benefits in a benefit year equal to a multiple of the weekly benefit amount (20 to 39 weeks of benefits for total unemployment), but have another limitation on annual benefits. In 28 of these States a claimant's benefits are limited to a fraction or percent of base-period wages, if it produces a lesser amount than the specified multiple of the claimant's weekly benefit amount, as follows:

Fraction or percent	*Number of States*
100 percent	1
3/5	1
1/2	2
2/5	1
37 percent	1
36 percent	1
1/3	16
3/10	1
27 percent	1
1/4	3

In five other States the fraction applied in a schedule is a weighted one. In Montana there are three levels of duration—13, 20, and 26 weeks. All claimants at each level are potentially eligible for the same multiple of the weekly benefit amount. To quality for 13 weeks, a claimant must meet the minimum qualifying wage requirement. In addition to meeting this requirement, an individual must have wages of $100 in each of two quarters outside the high quarter in order to qualify for 20 weeks of benefits and in three quarters outside the high quarter for 26 weeks. In Utah a schedule of earnings in terms

646875—62——6

Table 23.—Duration of benefits in a benefit year

State	Proportion of base-period wage credits or of weeks of employment [1]	Minimum potential benefits [2] [3]		Maximum potential benefits [3]			
		Amount	Weeks	Amount [4]	Weeks	Wage credits required [2]	
						High quarter	Base period
	Uniform potential duration for all eligible claimants						
Hawaii		[3] $130.00	[3] 26	[3] $1,430.00	[3] 26	$1,350.01	$1,650.00
Maine		[5] 182.00	26	[5] 858.00	26	([6])	2,900.00
Maryland		260 00	26	910.00–1,118 00	26	816.01	1,260.00
New Hampshire.		312.00	26	1,040.00	26	([6])	3,000 00
New York		260.00	26	1,300.00	26	([7])	[7] 1,980.00
North Carolina.		[3] 312.00	[3] 26	[3] 910.00	[3] 26	([6])	3,600.00
North Dakota.		240.00	24	864.00	24	910.01	1,404.00
Pennsylvania.		300.00	30	1,200.00	30	988.00	1,825.00
Puerto Rico		84.00	12	192.00	12	390.01	480.00
Tennessee		176.00	22	704 00	22	806.01	1,920.00
Vermont		[3] 260.00	[3] 26	1,040 00	[3] 26	1,040.00	1,200.00
West Virginia.		260.00	26	832.00	26	([6])	3,200.00
	Maximum potential duration varying with wage credits or weeks of employment						
Alabama	⅙	$111.00	12+	$832.00	26	$819.01	$2,494.50
Alaska	30-29 percent [1]	150.00	15	[4] 1,170.00–1,820.00	26	([6])	4,000.00
Arizona	⅓	100.00	10	910.00	26	850 01	2,727.01
Arkansas	⅓	100.00	10	780.00	26	780.00	2,250 01
California	½	[3] 260.00	[2] [3] 26	[3] 1,430 00	[3] 26	1,410.00	2,858.01
Colorado	½ [8]	210.00	15	[4] 1,527.50–1,534.00	[4] 32½	996.77	3,055.00
Connecticut	⅓	[3] 120.00	[2] [3] 12	[3] 1,170.00–1,742.00	[3] 26	1,157.00	3,480 00
Delaware	37 percent	78 00	11+	1,300.00	26	1,237.63	3,512.17
District of Columbia.	⅓	92.00	11+	[4] 780.00	26	667.01	2,337.01
Florida	½ weeks of employment.	100.00	10	858.00	26	([7])	[7] 3,328.52
Georgia	¼	72.00	9	910.00	26	850.00	3,570.00
Idaho	30-29 percent [1]	[3] 170 00	[3] 10	[3] 1,118.00	[3] 26	1,092.01	3,913.00
Illinois	35-34 percent [1]	[3] 260.00	[2] [3] 26	[3] 988.00–1,534.00	[3] 26	[9] 878 26	[9] 2,975 00
Indiana	¼ [8]	62 00	6+	936.00	26	[10] 936.00	3,744 00
Iowa	([1])	100.00	10	780.00–1,144.00	26	[9] 590.01	[9] 2,340 00
Kansas	⅓	100.00	10	1,144.00	26	1,075.01	3,429.01
Kentucky	⅓	165.00	[2] 15	962.00	26	912.51	2,884.50
Louisiana	⅖	120.00	12	980 00	28	680.01	2,447.51
Massachusetts.	36 percent	234.00	[2] 23+	1,200.00–([4])	30	1,120.00	3,330.56
Michigan	⅔ weeks of employment.	95.00	9+	780.00–1,430.00	26	([7])	[7] 2,944.89
Minnesota	42-33 percent [1]	216.00	18	988.00	26	([6])	3,000.00
Mississippi	⅙	96.00	12	780.00	26	754.01	2,337.01
Missouri	⅓ [8]	85.00	[2] 26	1,040.00	26	975.01	3,120 00
Montana	([11])	195.00	([11])	884.00	26	855 00	1,282 50
Nebraska	⅓	132.00	11	884.00	26	750.01	2,626 50
Nevada	⅓	80.00	10	975.00–1,495.00	26	925.01	2,922.01
New Jersey	¾ weeks of employment.	128.00	12+	1,300.00	26	([7])	[7] 3,430.35
New Mexico	⅗	180.00	18	1,080.00	30	884.01	1,796.67
Ohio	100 percent	240 00	[2] 24	1,092.00–1,378.00	26	1,091.00	([10])
Oklahoma	⅓	100.00	10	1,248.00	39	[12] 935 26	3,741 01
Oregon	⅓	233 00	[2] 15+	1,040.00	26	1,027.00	3,120.00
Rhode Island.	⅗ weeks of employment.	120.00	12	936.00–1,248.00	26	([7])	[7] 2,940.42
South Carolina.	⅙	100.00	10	748.00	22	858 13	2,241.01
South Dakota.	32-26 percent	192.00	[2] 16	792 00	24	775.00	3,100.00
Texas	27 percent	102 00	10+	962 00	26	900.01	3,559.26
Utah	([1])	100.00	[2] 10	1,548.00	36	1,092.00	3,603.60
Virginia	¼	80.00	8	640.00	20	775.01	2,496.01
Washington	⅓	267.00	15+	1,260.00	30	([6])	3,925.00
Wisconsin	7/10 of first 20 weeks of employment; 3/10 of additional weeks up to 45.	137.50	12+	1,700.00	34	([7])	[7] 4,410.45
Wyoming	3/10	120.00	12	1,274.00–1,430.00	26	1,200.01	4,083.34

(Footnotes on page 73)

of specified ratio of base-period wages to high-quarter wages yields specified minimum and maximum weeks of benefits. In Colorado, where most claimants are limited to one-half of their base-period wages, claimants who are eligible for increased benefits (see p. 62) are eligible for 26 weeks' uniform potential benefits.

In five States maximum potential benefits depend on a fraction of weeks worked. Florida allows a half week of benefits for each week of employment in the base period; Michigan, two-thirds week of qualifying employment up to 39; New Jersey, three-fourths week of benefits for each week of employment up to 35; Rhode Island, three-fifths week of benefits for each week of employment up to 42; and Wisconsin, seven-tenths week of benefits for each week of employment to 20 weeks and eight-tenths week for each added week up to 45. In Michigan and Wisconsin, duration, like weekly benefit amount, is figured separately for each employer in inverse chronological order.

In all States except Montana, which makes no payments for less than the weekly benefit amount, the maximum potential benefits may be used in weeks of total or of partial benefits. If a claimant has some or all weeks of partial benefits, the number of weeks of benefits may be greater than the number shown in table 23. In four States with dependents' allowances, the maximum potential benefits in a benefit year may be greater than the amount shown in table 23 (see table 22, footnote 1).

(Footnotes for Table 23)

[1] In States with weighted tables the percent of benefits is figured at the bottom of the lowest and of the highest wage brackets, in States noted the percentages at other brackets are higher and/or lower than the percentage shown. In Utah duration is based on a ratio of annual wages to high-quarter wages (less than 1.6–3.3).

[2] Maximum potential benefits for claimants with minimum qualifying wages. Minimum weeks applies to claimants with minimum weekly benefit amount and minimum qualifying wages. If qualifying wages are concentrated largely or wholly in the high quarter, weekly benefit for claimants with minimum qualifying wages may be higher and consequently weeks of benefits less than weeks shown. In Kentucky statutory minimum; in Illinois statutory minimum of 10 weeks not applicable at minimum weekly benefit amount. Dependents, allowances added to potential benefits for claimants entitled to such allowances. Figures for wage credits reflect rounding provision in State law or schedule.

[3] Potential benefits extended by 50 percent when unemployment in the State reaches a specified level; in North Carolina by 8 weeks. In Hawaii, extended benefits provided under separate legislation and financing.

[4] When 2 amounts are given, higher includes dependents' allowances except in Colorado. In Colorado, higher amount includes 25 percent additional for claimants employed in Colorado by covered employers for 5 consecutive calendar years with wages in excess of $1,000 per year and no benefits received; duration for all such claimants is 26 weeks. Dependents' allowances and weekly amounts above $20 are paid only to intrastate claimants in Alaska. In the District of Columbia same maximum with or without dependents. Maximum augmented benefits not shown for Massachusetts since augmented weekly benefit is limited to claimant's average weekly wage.

[5] Effective Oct. 1, 1962, minimum potential benefits increased to $234 and maximum potential benefits to $884.

[6] Annual-wage formula; no required amount of wages in high quarter.

[7] Figures given are based on highest average weekly wage for claimants without dependents; $64.01 in Florida, $75.51 in Michigan (for claimants with dependents $74 01 to $108 01, depending on number of dependents), $98.01 in New Jersey, $99.00 in New York, $70 01 in Rhode Island, and $98 01 in Wisconsin. No required number of weeks of employment or amount of wages in high quarter. Base-period figure is 52 weeks in Florida, 39 weeks in Michigan, 35 weeks in New Jersey, 20 weeks in New York, 42 weeks in Rhode Island, and 45 weeks in Wisconsin for maximum duration. In Michigan wage credits required for maximum benefits for claimants with dependents range from $2,886.39 to $4,212.39 in base period.

[8] Only specified amount of wages per quarter may be used for computing duration of benefits; 32½ times the maximum weekly benefit amount in Colorado; $950 in Indiana; ⅓ of wages or 7.2 times claimant's weekly benefit amount, whichever is lesser, in Iowa; 26 times claimant's weekly benefit amount in Missouri.

[9] In Illinois, claimants with maximum number of dependents need high-quarter wages of $1,508.26 and base period wages of $2,975 to qualify for maximum potential annual benefits; in Iowa, such claimants need high-quarter wages of $1,072 51 and base-period wages of $3,554.11.

[10] 20 weeks of employment required in base period.

[11] Minimum duration of 13 weeks for claimants who meet qualifying wage requirement. If, in addition, claimant has $100 in each of 2 or 3 quarters outside his high quarter, he qualifies for 20 or 26 weeks, respectively.

[12] Amount shown is ¼ of base-period wages. To obtain maximum potential annual benefits, claimant must have more than 4 times high-quarter wages necessary for maximum weekly benefits.

Minimum weeks of benefits.—In three States with variable duration and a high-quarter benefit formula, a minimum number of weeks duration (10 or 15) is specified in the law (table 23, footnote 2). In other States the minimum potential annual benefits result from the minimum qualifying wages and the duration fraction or from a schedule. For any claimant this minimum amount may be translated into weeks of total unemployment by dividing the potential annual benefit by the weekly benefit. If the weekly benefit amount for a claimant who barely qualifies for benefits is higher than the statutory minimum weekly benefit (because the qualifying wages are concentrated largely or wholly in the high quarter), the weeks of duration are correspondingly reduced.

Maximum weeks of benefits.—Maximum weeks of benefits vary from 12 to 39 weeks, most frequently 26 weeks, in 37 States. In six States the maximum is less than 26 weeks and in nine States more than 26 weeks. Table 24, giving the number of States by miximum weeks of benefits and maximum weekly amounts, shows the general tendency of the State formulas to be liberal in both respects if liberal in one.

In Massachusetts and Michigan, duration may be extended for those claimants who are taking training to increase their employment opportunities. In Massachusetts, any claimant certified as attending an industrial retraining course in a vocational school of the State or its political subdivisions is entitled to as much additional as an amount equal to 18 times his weekly benefit, provided he is otherwise capable of and available for work. In Michigan, the claimant attending, at the commission's direction, a vocational retraining program provided or designated by the Commission is entitled to additional benefits of as much as 18 times his weekly benefit amount.

Other limits on duration.—In most States with variable duration, claimants at all benefit levels are subject to the same minimum and

Table 24.—Number of States by maximum basic weekly benefits and maximum weeks of benefits for total unemployment

Maximum weeks of benefits	Total States	Maximum basic weekly benefit																		
		$16	$30	$32	$33	$34	$35	$36	$37	$37.50	$38	$40	$42	$43	$44	$45	$47	$49	$50	$55
Total States	52	1	5	5	2	4	5	4	2	1	2	6	2	2	1	2	1	1	4	2
12	1	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
20	1	---	---	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
22	2	---	---	1	---	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---
24	2	---	---	---	1	---	---	1	---	---	---	---	---	---	---	---	---	---	---	---
26	37	---	5	2	1	3	4	2	2	1	2	4	1	1	1	2	---	1	3	2
28	1	---	---	---	---	---	1	---	---	---	---	---	---	---	---	---	---	---	---	---
30	4	---	---	---	---	---	---	1	---	---	---	2	1	---	---	---	---	---	---	---
32½	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---	---	---
34	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---
36	1	---	---	---	---	---	---	---	---	---	---	---	---	1	---	---	---	---	---	---
39	1	---	---	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

maximum weeks of duration. In three States, however, the maximum weeks of benefits are not attainable by all claimants at all benefit levels. In Alaska, Minnesota, and Washington, with annual-wage formulas and variable duration, both weekly benefit and weeks of benefits increase with increments of annual wages; only claimants at or near the maximum weekly benefit amount are eligible for maximum weeks of benefits. The maximum weeks of benefits for claimants with the minimum weekly benefit amount range from 15 to 18 weeks in these States.

Four other States include a limitation on wage credits in computing duration. In Colorado only wages up to 32½ times the current maximum weekly benefit amount per quarter count; in Indiana, wages up to $950. In Iowa quarterly wage credits are limited to the lesser of one-third wages or 7.2 times the weekly benefit amount; in Missouri, 26 times the weekly benefit amount. This type of provision tends to reduce weeks of benefits for claimants at the higher benefit levels.

Maximum potential benefits in a benefit year.—In the 52 States, maximum potential basic benefits in a benefit year vary from $192 in Puerto Rico to $1,700 in Wisconsin. In the 12 States with dependents' allowances, maximum potential benefits for the claimant with maximum dependents' allowances vary from $1,118 to $1,820. The distribution of both amounts is shown below.

The qualifying wages required for these various amounts vary even more widely than the benefits, as shown in table 23. Minimum qualifying wages for maximum potential benefits vary from $480 in Puerto Rico to over $4,000 in Wisconsin and Wyoming. The variations are related more to the type of formula than to the amount of benefits. In 41 States, maximum potential benefits require base-period wages of $2,000 or more—in 22 of these, over $3,000.

	Number of States with specified amounts	
Amount of maximum potential benefits	*Without dependents' allowances*	*With maximum dependents' allowances*
Less than $600	1	0
$600, less than $700	1	0
$700, less than $800	8	1
$800, less than $900	7	0
$900, less than $1,000	12	0
$1,000, less than $1,100	6	0
$1,100, less than $1,200	4	2
$1,200, less than $1,300	5	1
$1,300, less than $1,400	3	1
$1,400, less than $1,500	2	3
$1,500, less than $1,600	2	1
$1,600, less than $1,820	1	1
$1,820	0	1
Not specified	0	1

Table 25.—Summary of benefit provisions

State	Qualifying wages or employment in base period (number times weekly benefit amount unless otherwise indicated)	Weekly benefit amount for total unemployment: Computation (fraction of high quarter wages unless otherwise indicated) [1]	Weekly benefit amount: Minimum [2]	Weekly benefit amount: Maximum [2]	Total benefits payable in benefit year: Proportion of wages in base period unless otherwise indicated [1]	Minimum: Amount	Minimum: Weeks [4]	Maximum: Amount [2]	Maximum: Weeks [4]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Ala.	1½ times high-quarter wages; and $221 in 1 quarter.	1/26	$9.00	$32.00	1/3	$111.00	12+	$832.00	26
Alaska	1¼ times high-quarter wages but not less than $500.	1.8–1.1 percent of annual wages, plus $5 for each dependent up to lesser of wba or $25.	10 00–15.00	[2]45.00–70.00	30–29 percent [3]	150.00	15	1,170–1,820	26
Ariz.	30; and wages in 2 quarters	1/25	10.00	35.00	1/3	100.00	10	910.00	26
Ark.	30; and wages in 2 quarters	1/26	10.00	30.00	1/3	100.00	10	780.00	26
Calif.	600; if more than 75 percent paid in 1 quarter, lesser of 30 times wba or $750.	1/16–1/26	10.00	55.00	½	260.00	[4] 26	1,430.00	26
Colo.	30	Approximately 1/22 up to ½ of State average weekly wage.	14.00	[2]47.00–59.00	½	210.00	15	[2] 1,527.50–1,534.00	[2] 32½
Conn.	$300; and wages in 2 quarters	1/26, plus $4 for each dependent up to ½ wba.	10.00–14.00	45.00–67.00	1/3	[5] 120.00	[4, 5] 12	[5] 1,170.00–1,742.00	[4]26
Del.	30	1/25	7.00	50.00	37 percent	77.00	[4] 11+	1,300.00	26
D.C.	1½ times high-quarter wages but not less than $276; and $130 in 1 quarter.	1/23, plus $1 for each dependent up to $3.	8 00–9.00	[2] 30.00	1/3	92.00	11+	780.00	26
Fla.	20 weeks of employment at $20 or more.	50 percent of average weekly wages.	10.00	33.00	½ weeks of employment.	100.00	10	858.00	26
Ga.	36; and $175 in 1 quarter and wages in 2 quarters.	1/25	8.00	35.00	¼	72.00	9	[2] 910.00	[2] 26
Hawaii	30	1/25	5.00	55.00	Uniform	130.00	26	1,430.00	26
Idaho	33+–38+ but not less than $572; and $365 in 1 quarter and wages in 2 quarters.	1/23–1/26 up to greater of 52½ percent of State average weekly wage or $40.	17.00	43.00	30–29 percent [3]	[5] 170.00	[5] 10	[5] 1,118.00	[5] 26
Ill.	$750; and $175 outside high quarter.	1/20–1/24, plus $1–$21 allowance for claimants with 1–4 dependents and high-quarter wages of more than $911.25.	10.00	38.00–59.00	35–34 percent [3]	[5] 260.00	[4, 5] 26	[5] 988 00–1,534.00	[5] 26

Ind.	$250; and $150 in last 2 quarters.	1/25	10.00	36.00	1/4	62.00	6+	936.00	26
Iowa	$300; with $200 in 1 quarter and $100 in another.	1/20, plus $1–$14 allowances for claimants with 1–5 dependents and high-quarter wages of more than $617.50.	10.00	30.00–44.00	1/3	100.00	10	780.00–1,144.00	26
Kans.	30	1/25 up 1/2 of State average weekly wage.	10.00	44.00	1/3	100 00	10	1,144.00	26
Ky.	1 3/8 times high-quarter wages with 8 times wba in last 2 quarters and $250 in 1 quarter.	1/25	11.00	37.00	1/3	165.00	15	962.00	26
La.	30	1/20	10.00	35.00	2/5	120.00	12	980.00	28
Maine	$400 [4]	2.1–1.1 percent of annual wages.	[6] 9.00	[6] 34.00	Uniform	[6] 234.00	26	[6] 884.00	26
Md.	1 1/2 times high-quarter wages; and $192.01 in 1 quarter and wages in 2 quarters.	1/24, plus $2 for each dependent up to $8.	10.00–12.00	35.00–43.00	Uniform	260.00	26	910.00–1,118.00	26
Mass.	$650	1/19–1/28, plus $6 for each dependent up to average weekly wage.	10.00–16.00	40.00–(2)	36 percent	234.00	[4] 23+	1,200.00–(2)	30
Mich.	14 weeks of employment at $15.01 or more.	63–41 percent of average weekly wage; plus allowance of $1–$25 depending on average weekly wage and number of dependents.	10.00–12.00	30.00–55.00	2/3 weeks of employment.	95.00	9+	780.00–1,430.00	26
Minn.	$520	2.2–1.3 percent of annual wages.	12.00	38.00	42–33 percent [3]	216.00	18	988.00	26
Miss.	36; and $130.01 in 1 quarter and wages in 2 quarters.	1/26 up to lesser of 55 percent of State average weekly wage or $30.	8.00	30.00	1/3	96.00	12	780.00	26
Mo.	17 weeks of employment at $15 or more.	1/25	3.00	40.00	1/3	85.00	[4] 26	$1,040.00	26
Mont.	1 1/2 times high-quarter wages; and $285 in 1 quarter.	1/20–1/25	15.00	34.00	(7)	195.00	13	884.00	26
Nebr.	$400 in 2 quarters; with at least $100 in each of such quarters and $200 in high quarter.	1/19–1/23	12.00	34.00	1/3	132.00	11	884.00	26
Nev.	30	1/25, plus $5 for each dependent up to lesser of $20 or 6 percent of high-quarter wages	8.00–12.00	37.50–57.50	1/3	80.00	10	975.00–1,495.00	26
N.H.	$600; with $100 in each of 2 quarters.	1.8–1.3 percent of annual wages.	12.00	40.00	Uniform	312.00	26	1,040.00	26
N.J.	17 weeks of employment at $15 or more.	59–51 percent of average weekly wage.	10.00	50.00	3/4 weeks of employment.	128.00	12+	1,300.00	26
N. Mex.	30–27+ and $156 in 1 quarter	1/26	10.00	36.00	3/5	180 00	18	1,080.00	30
N.Y.	20 weeks of employment at $15 or more.[8]	67–50 percent of average weekly wage.	10.00	50 00	Uniform	260.00	26	1,300.00	26
N.C.	$550; and wages in 2 quarters	2.0–1.0 percent of annual wages.	12.00	35.00	Uniform	[5] 312.00	[5] 26	910.00	[4] 26

See footnotes at end of table.

Table 25.—Summary of benefit provisions—Continued

State	Qualifying wages or employment in base period (number times weekly benefit amount unless otherwise indicated)	Weekly benefit amount for total unemployment: Computation (fraction of high quarter wages unless otherwise indicated) [1]	Weekly benefit amount for total unemployment: Minimum [2]	Weekly benefit amount for total unemployment: Maximum [2]	Total benefits payable in benefit year: Proportion of wages in base period unless otherwise indicated [3]	Total benefits payable in benefit year: Minimum: Amount	Total benefits payable in benefit year: Minimum: Weeks [4]	Total benefits payable in benefit year: Maximum: Amount [2]	Total benefits payable in benefit year: Maximum: Weeks [4]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
N. Dak.	39; and wages in 2 quarters.	1/26	$10.00	$36.00	Uniform	$240.00	24	$964.00	24
Ohio	20 weeks of employment and $240.	1/17–1/26, plus $5 for first dependent and $3 for each of next 2 dependents.	10.00-15.00	42.00-53.00	100 percent	240.00	[4] 24	1,092.00-1,378.00	26
Okla.	1½ times high-quarter wages, but not less than $300; or $3,000.	1/21	10.00	32.00	⅓	100 00	10	1,248.00	39
Oreg.	20 weeks of employment at $20 or more but not less than $700.	1/26	15.00	40.00	⅓	233.00	15+	1,040.00	26
Pa.	32-45; with $120 in 1 quarter.	1/25, or 50 percent of full-time weekly wage, if greater.	10.00	40.00	Uniform	300.00	30	1,200.00	30
P.R.	21+-30 but not less than $150 with $50 in 1 quarter and wages in 2 quarters.	1/11–1/25	7.00	16.00	Uniform	84.00	12	192.00	12
R.I.	20 weeks of employment at $20 or more; or $1,200.	60 percent of average weekly wage, plus $3 for each dependent up to $12.	10.00-13.00	36.00-48.00	3/5 weeks of employment.	120.00	12	936 00-1,248.00	26
S.C.	1½ times high-quarter wages, but not less than $300; and $180 in 1 quarter.	1/26 up to ½ of State average weekly wage.	10.00	34.00	⅓	100.00	10	748.00	22
S. Dak.	$600 and $250 in 1 quarter; and wages in 2 quarters	1/22–1/24	12.00	33.00	32-26 percent	192.00	[4] 16	792.00	24
Tenn.	40, 50, and 60; and $182 in 1 quarter.	1/26	8.00	32.00	Uniform	176 00	22	704.00	22
Tex.	$375 with $250 in 1 quarter and $125 in another.[6]	1/25	10.00	37.00	27 percent	[4] 102.00	[4] 10+	962.00	26
Utah	19 weeks of employment and $400.	1/26 up to ½ of State average weekly wage.	10.00	43.00	([3])	100.00	10	1,548.00	36
Vt.	30; and $200 in 1 quarter and ⅓ of wages in last 2 quarters.	1/23–1/26 up to ½ of State average weekly wage.	10.00	40.00	Uniform	[8] 260.00	[8] 26	[8] 1,040.00	[8] 26
Va.	30	1/25	10 00	32 00	¼	80.00	8	640.00	20
Wash.	$800	2.0-1.1 percent of annual wages.	17.00	42.00	⅓	267.00	15+	1,260.00	30
W. Va.	$500	1.8-1.0 percent of annual wages.	10.00	32.00	Uniform	260.00	26	832.00	26

Wis	18 weeks of employment at $16 or more.[8]	63–51 percent of average weekly wage up to 52½ percent of State average weekly wage.	11.00	50.00	7/10 of first 20 weeks of employment and 6/10 of remaining weeks up to 45.	137.50	12+	1,700.00	34
Wyo	1½ times high-quarter wages; and $250 in 1 quarter.	1/25 up to 55 percent of State average weekly wage, plus $3 for each dependent up to $6.	10.00–13.00	49.00–55.00	3/10	120.00	12	1,274.00–1,430.00	26

[1] When State uses a weighted high-quarter formula, annual-wage formula, or average-weekly-wage formula, approximate fractions or percentages are figured at midpoint of lowest and highest normal wage brackets. When dependents' allowances are provided, the fraction applies to the benefit for claimant with no dependents.

[2] When 2 amounts are given, higher includes dependents' allowances except in Colorado, where higher amount includes 25 percent additional for claimants employed in Colorado by covered employers for 5 consecutive calendar years with wages in excess of $1,000 per year and no benefits received; duration for all such claimants is 26 weeks. Higher amount for minimum weekly benefit amount includes maximum allowance for 1 dependent. In Alaska maximum for interstate claimant is $20 and no dependents' allowances paid; in the District of Columbia same maximum with or without dependents. Maximum augmented payment to individuals with dependents in Massachusetts is limited by claimant's average weekly wage as defined.

[3] In States with weighted schedules the percent of benefits is figured at the bottom of the lowest and of the highest wage brackets; In States noted the percentages vary for other brackets. In Utah duration is based on a ratio of annual wages to high-quarter wages (less than 1.6 to 3.3).

[4] Weeks in cols. 7 and 9 mean weeks of total unemployment. Figure shown in col. 7 applies to claimants with minimum weekly benefit and minimum qualifying wages. In Kentucky, statutory minimum; in Illinois, statutory minimum of 10 weeks not applicable at minimum weekly benefit amount. In other States noted, if qualifying wages are concentrated largely or wholly in high quarter, weekly benefit for claimants with minimum qualifying wages may be above minimum weekly benefit amount and consequently weeks of benefits may be less than minimum duration shown.

[5] Benefits are extended when unemployment in State reaches specified levels: In California, Connecticut, Hawaii, Idaho, Illinois, and Vermont, by 50 percent; and in North Carolina, by 8 weeks.

[6] Effective Oct. 1, 1962; for amounts applicable before that date, see tables 17, 19, and 23.

[7] See footnote 11, table 23.

[8] Or 15 weeks in last year and 40 weeks in last 2 years at average weekly wage of $15 or more (New York); or 14 weeks in last year and 55 weeks in last 2 years at average of $16 or more (Wisconsin); or $450 with $50 in each of 3 quarters or $1,000 in 1 quarter (Texas).

Extended duration.—In six States weeks of potential duration are extended for claimants who have exhausted their regular benefits. Such extended benefits are paid only when unemployment within the State reaches specified levels. In four States with variable duration and a maximum of 26 weeks (California, Connecticut, Idaho, and Illinois), potential benefits are extended by 50 percent up to a maximum of 13 weeks. North Carolina with uniform duration of 26 weeks extends potential duration by 8 weeks for all claimants, and Vermont also with uniform duration of 26 weeks extends potential duration by 13 weeks for all claimants. In California extended benefits may be paid to claimants during periods of retraining.

Hawaii has a separate law known as the Additional Unemployment Compensation Benefits Law which provides 13 additional weeks of benefits either when a natural or manmade disaster causes damage to either the State as a whole or any of its counties and creates an unemployment problem involving a substantial number of persons and families; or when the extent of unemployment in any county or counties in the State reaches 6 percent or more of the civilian labor force.

Provisions for Modification of Benefits According to Condition of the Fund

Twenty-seven laws [2] require the State agency to inform the Governor and the legislature whenever the State officials believe that a change in contribution or benefit rates will become necessary to protect the solvency of the fund and to make recommendations with respect thereto. A similar Vermont provision is not specific as to contributions or benefits. In Oregon if the commission finds it necessary for the protection of the fund, it may require any employer to deposit a sum equal to his contributions for three calendar quarters.

Six States have more specific provisions for reducing benefits in one or more respects when the fund falls below a specified amount or a specified ratio to benefit payments for a given period. In these States the action indicated below may be taken.

State	Reduce maximum weekly benefit	Reduce duration of benefits	Increase waiting period	Change qualifying requirements	Eliminate partial benefits	Reduce dependents' allowances
Nevada. [1]						
1st stage	X	X				
2d stage	X					X
New Hampshire [1]	X	X				
Ohio	X	X				
Oregon	X	X	X	X		
Rhode Island	X		X	X		
West Virginia					X	

[1] Mandatory.

[2] Alabama, Arkansas, Colorado, Delaware, Florida, Georgia, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Minnesota, Mississippi, Montana, Nebraska, New Jersey, North Carolina, North Dakota, Oklahoma, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, Wyoming.